



Order Filed on July 16, 2021
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT	
DISTRICT OF NEW JERSEY	
Caption in Compliance with D.N.J.LBR 9004-1,	
STEWART LEGAL GROUP, P.L. <i>Formed in the State of Florida</i> Gavin N. Stewart, Esq. <i>Of Counsel to Boniol & Associates, P.C.</i> 401 East Jackson Street, Suite 2340 Tampa, FL 33602 Tel: 813-371-1231/Fax: 813-371-1232 E-mail: gavtn@stewartlegalgroup.com <i>Attorney for Creditor</i>	
In Verona Ricketts	Debtor.

Chapter 13

Case No. 19-14630-MBK

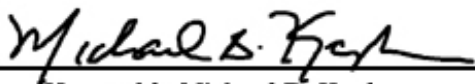
Hearing Date: June 9, 2021

Judge Michael B. Kaplan

CONSENT ORDER RESOLVING CERTIFICATION OF DEFAULT

The relief set forth on the following pages is hereby ORDERED.

DATED: July 16, 2021



Honorable Michael B. Kaplan
United States Bankruptcy Judge

Debtor: Verona Ricketts
Case No.: 19-14630-MBK
Caption of Order: CONSENT ORDER RESOLVING CERTIFICATION OF
DEFAULT

THIS MATTER having been opened to the Court upon the **Cc1tification of Default** ("**COD**") filed by **Toyota Motor Credit Corporation ("Creditor")** and whereas the **Debtor and Creditor seek to resolve the COD, it is hereby ORDERED:**


1. The automatic stay provided under 11 U.S.C. §362(a) shall remain in effect as to **Creditor's interest in the following properly:** 2017 Toyota Camry, VIN: 4T1BF1FK8HU641239 ("**Property**") provided that on or before June 18, 2021, the **Debtor shall file a modified plan** providing for the curing and payment in full of the total amount due under the loan, namely, **\$24,114.49, to be paid at 5.25% over the remaining months of the Plan.**

2. If the modified plan described in Paragraph 1 is not filed by the date therein, this **Order shall be deemed to grant Creditor immediate relief from the automatic stay under section 362 of the Bankruptcy Code to proceed with its rights and remedies under the terms of the subject mortgage and pursue its state court remedies with respect to the Property.**

3. If the **Debtor** filed the modified plan described in Paragraph 1 but subsequently fails to pay either the remaining arrears and/or the contractual payments due to **Creditor**, and the **Debtor** fails to cure the payment default within thirty (30) days from the date of default, **Creditor** may submit a **Certificate of Default** to the Court on fourteen (14) days' notice to counsel for **Debtor** and the Chapter 13 Trustee for an order lifting the automatic stay imposed under 11 U.S.C. § 362(a) and permitting **Creditor** to exercise any rights under the loan documents with respect to the **Property.**

4. **Creditor is awarded reimbursement of attorney fees in the amount of \$250.00 to be paid through the Chapter 13 Plan.**

STIPULATED AND AGREED:



Steven J. Abelson, Esquire
Abelson Law Offices
80 West Main Street, PO Box 7005
Freehold, NJ 07728
Counsel to Debtor

/s/ Gavin N. Stewart
Gavin N. Stewart, Esq.
Stewart Legal Group, P.L.
401 East Jackson Street, Suite 2340
Tampa, FL 33602
Counsel to Creditor

In re:
Verona Ricketts
Debtor

Case No. 19-14630-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jul 16, 2021

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 18, 2021:

Recip ID	Recipient Name and Address
db	+ Verona Ricketts, 33 Hawthorne Lane, Willingboro, NJ 08046-1717

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 18, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 16, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Eamonn O'Hagan	on behalf of Creditor United States of America (Internal Revenue Service) eamonn.ohagan@usdoj.gov
Gavin Stewart	on behalf of Creditor Toyota Motor Credit Corporation bk@stewartlegalgroup.com
Harold N. Kaplan	on behalf of Creditor CARRINGTON MORTGAGE SERVICES LLC hkaplan@rasnj.com, informationathnk@aol.com
John R. Morton, Jr.	on behalf of Creditor Thrift Investment Corporation ecfmail@mortoncraig.com mortoncraigecef@gmail.com

District/off: 0312-3

User: admin

Page 2 of 2

Date Rcvd: Jul 16, 2021

Form ID: pdf903

Total Noticed: 1

Justin Harris Sperling

on behalf of Debtor Verona Ricketts jsperling@akplaw.net

Maria Cozzini

on behalf of Creditor CARRINGTON MORTGAGE SERVICES LLC mcozzini@sternlav.com

Rebecca Ann Solarz

on behalf of Creditor Toyota Motor Credit Corporation rsolarz@kmlawgroup.com

Steven J. Abelson

on behalf of Debtor Verona Ricketts sjaesq@atrbklaw.com atrbk1@gmail.com;r49787@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11